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May 12, 2010

«First_Name» «Last_Name»
«FullAddress»

RE: COBRA and Retiree Billing

Dear «First_Name»:

Genesis Employee Benefits was retained by the City of Duluth to serve as the COBRA and Retiree Billing administrator. As a result, all COBRA and retiree participant billing services for the City of Duluth, Duluth Airport Authority, Duluth Entertainment and Convention Center (DECC), and Housing Redevelopment Authority (HRA) are being managed by Genesis Employee Benefits.

The COBRA and Retiree Billing administration requires monthly premium payment due on the 1st day of each month. There is a 30-day grace period in which to get the premium payment to Genesis Employee Benefits. Failure to make payment within the 30-day grace period will result in the termination of benefits.

Participants may remit their monthly premium payment(s) to Genesis Employee Benefits one of three ways:

- **Check or money order**

Check or money orders may be mailed to Genesis Employee Benefits with each monthly premium coupon to the address listed on the coupon.

- **ACH**

You may access an ACH Authorization Form within the Genesis Employee Benefits Member Portal, or by contacting Genesis Employee Benefits at the number below. Fax the authorization form along with a voided check to the fax number located on the form. **Please note that the request must be received at least 10 days prior to the 1st of the month that the premium is due. It is also important to note the ACH will not pull previous monthly owed premium payments.**

- **One time credit card payment**

You may make a one-time credit card payment online by logging into your Genesis Employee Benefits Member Portal and click on the Pay Online Now. You may pay a maximum of one month's premium in any one online payment transaction. **A \$20.00 convenience fee** will be added to each online payment transaction using this feature.

Please direct your questions regarding premium payments to the Genesis Employee Benefits Customer Service Department at (866) 678-8322 between the hours of 7:30am-4:30pm CST, Monday-Friday.